

# METHOD AND SYSTEM FOR FULFILLING BANK CARD TRANSACTION

Publication number: JP2000322486 (A)

Publication date: 2000-11-24

Inventor(s): SCHUTZER DAN; SLATER ALAN; CIRILLO THOMAS;  
DERODES ROBERT

Applicant(s): CITIBANK NA

Classification:

- international: G07G1/12; G06K17/00; G06Q10/00; G06Q20/00; G06Q30/00;  
G06Q40/00; G06Q50/00; G07F7/08; G07F7/12; G09C1/00;  
H04L9/32; G07G1/12; G06K17/00; G06Q10/00; G06Q20/00;  
G06Q30/00; G06Q40/00; G06Q50/00; G07F7/08; G07F7/12;  
G09C1/00; H04L9/32; (IPC1-7): G06F17/60; G06F17/60;  
G06F19/00; G06K17/00; G07F7/12; G07G1/12; G09C1/00;  
H04L9/32

- European: G06Q20/00R2B; G07F7/08F4

Application number: JP20000033111 20000210

Priority number(s): US1990119818P 19900212; US1990144927P 19900721

Also published as:

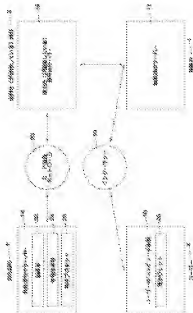
EP1028401 (A2)

EP1028401 (A3)

CN1266240 (A)

## Abstract of JP 2000322486 (A)

PROBLEM TO BE SOLVED: To fulfill a bank card transaction in safe without transmitting the rear card number of a client through the Internet to a sales shop. SOLUTION: Concerning this method, in a card issuer server 14, an authenticating device 22 which receives a request from a computer system 10 of a user authenticates the user 2 and a number generator 24 generates a substitutive card number related with the rear number of the user and sends it to the computer system of the user. The computer system of the user sends that number through the Internet 16 of a sales shop server 12. A server 18 of a bank sends the substitutive card number received from the sales shop server through a card association network 20 to the card issuer server. An authentication processor 26 of a card issuer correlates the substitutive card number with the real card number of the user and sends the authentication result to the server of the bank. The sales shop server receives the authentication result from the server of the bank.



Data supplied from the esp@cenet database — Worldwide